

Remarks

Claims 1-23 are pending in the Application. Claims 21-23 have been added. Entry of the amendment is respectfully requested. No new matter has been added. Reconsideration is respectfully requested.

Claim Status

Claims 1-6, 10-11, 14, and 16-19 were rejected as anticipated pursuant to 35 U.S.C. § 102(b) over Waller (US 2001/0051922).

Claims 12-13 and 15 were rejected as obvious pursuant to 35 U.S.C. § 103(a) over Waller.

Claim 20 was allowed.

Claims 7-9 were indicated allowable if written in an independent form. Claim 15 was amended to correspond to these claims. Thus, Applicant respectfully submits that claim 15 is now allowable.

The Rejections

The Applicant respectfully traverses the rejections. Waller does not teach or suggest the recited features and relationships. Applicant also questions the availability of Waller as a prior art reference to the recited invention, especially pursuant to 35 U.S.C. § 102(b). Applicant claims priority to April 17, 1998.

Claim 1

Waller does not anticipate claim 1. There is no teaching or suggestion in Waller of using the phone to transmit a customer's financial account number, especially for associating payment in a cash request transaction. Nor is there any teaching or suggestion in Waller that the phone has a customer account number in memory.

Claim 10

Waller does not anticipate claim 10. Waller does not teach determining the ability of a particular ATM to dispense a requested amount of cash (step e).

Claim 15

Waller does not anticipate claim 15. Waller does not teach or suggest an ATM cash dispense request that includes image data corresponding to the identifier of the particular ATM.

Claim 16

Waller does not anticipate claim 16. Waller does not teach or suggest providing a customer with a dispense code that can cause a particular ATM to dispense cash corresponding to an amount previously requested via a portable hand-held device.

The Dependent Claims

The applied art also does not teach or suggest the recited dependent claims. Each of the dependent claims depends directly or indirectly from an independent claim. The Applicant has shown the independent claims to be allowable. Thus, it is asserted that the dependent claims are allowable on the same basis. Furthermore, each dependent claim additionally recites specific features and relationships that further patentably distinguish the claimed invention over the applied art.

Regarding claim 12, as previously discussed, there is no teaching or suggestion that Waller transmits/receives a customer's financial account number. Nor is there any teaching or suggestion of employing Waller with memory including signature data (claim 13), as alleged. The references, taken alone or in combination, do not teach or suggest the recited features and relationships.

Fee For Additional Claims

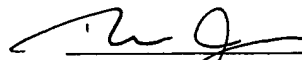
Please charge the fee associated with the submission of three additional total claims (\$150) and any other fee due to Deposit Account 09-0428.

Conclusion

Applicants respectfully submit that this application is in condition for allowance.

The undersigned is willing to discuss any aspect of the Application by telephone at the Office's convenience.

Respectfully submitted,



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